The TICKER TAPE
Pearls and Insights for Investors by TD Ameritrade

A Postnuptial Financial To-Do List

This checklist highlights essential tasks, and those often overlooked, to help newlyweds start their financial future out on the right foot. For more tips on how to begin the financial conversation as newlyweds, read *7 Financial Steps for Newlyweds*

- ☐ Change your name on your financial accounts. Add your spouse's name where necessary.
  - ☐ Investments
  - ☐ Bank Accounts
  - ☐ Social Security Card
  - ☐ Home or Renter's Insurance
  - ☐ Credit Cards
  - ☐ Car Insurance
  - ☐ Employer Records
  - ☐ Emergency Contacts
- ☐ Update W-4 forms with marital status withholding allowances and determine whether to file a joint or single tax return.
- ☐ Create a will to address wishes regarding distribution of assets and property.
- ☐ Designate a power of attorney to oversee medical decisions if an emergency arises.
- ☐ Create an estate plan and names the proper beneficiaries.
- ☐ Update beneficiary designations on investment accounts and wills.
- ☐ Explore disability and life insurance plans to replace lost income and remove the burden of debt in preparation for an unexpected event. Seek choices offered through your employer or companies offering coverage.
- ☐ Compare employer health insurance plans. Choose the most beneficial plan and determine if the other plan might supplement your coverage
- ☐ Max out your contribution to employer-sponsored 401k or 403b accounts to take full advantage of a company match. Consider other workplace savings accounts that may offer tax deductions. If these plans aren't offered, open an IRA or keep contributing to your existing IRA.

This information is provided for educational purposed only. TD Ameritrade does not provide legal or tax advice and this information is not intended to be relied upon as such. Please consult with a legal or tax-planning professional with regard to your personal circumstances.

TD Ameritrade, Inc., member FINRA/SIPC. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. @(copyright symbol) 2019 TD Ameritrade.